UNITED STATES BANKRUPTCY COURT DISTRICT OF ARIZONA

In re: Case No.: 2:09-bk-19154-SSC

MIKE ZITTA and IRENA ZITTA

Debtor(s)

Chapter: 11

Adversary No.: 2:10-ap-01145-SSC

MIKE ZITTA

et al.

Plaintiff(s)

ν.

HSBC mortgage corporation et al.

Defendant(s)

SUMMONS IN AN ADVERSARY PROCEEDING

YOU ARE SUMMONED and required to submit a motion or answer to the complaint which is attached to this summons to the Clerk of the Bankruptcy Court within 30 days from the date of issuance of this summons, except that the United States and its offices and agencies shall submit a motion or answer to the complaint within 35 days of issuance.

| Address of the Bankruptcy Clerk's Office | U.S. Bankruptcy Court, Arizona 230 North First Avenue, Suite 101 |
|--|---|
| | Phoenix, AZ 85003–1727 |

At the same time, you must also serve a copy of the motion or answer upon the plaintiff's attorney, or the plaintiff, if not represented by an attorney.

| Name and Address of Plaintiff's Attorney | JOSEPH W. CHARLES LAW OFFICES OF JOSEPH W. CHARLES, P.C. PO BOX 1737 |
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| | GLENDALE, AZ 85311–1737 |

(Summons continued on next page)

If you make a motion, your time to answer is governed by Federal Rule of Bankruptcy Procedure 7012.

IF YOU FAIL TO RESPOND TO THIS SUMMONS, YOUR FAILURE WILL BE DEEMED TO BE YOUR CONSENT TO ENTRY OF A JUDGMENT BY THE BANKRUPTCY COURT AND JUDGMENT BY DEFAULT MAY BE TAKEN AGAINST YOU FOR THE RELIEF DEMANDED IN THE COMPLAINT.

Date: June 24, 2010

Address of the Bankruptcy Clerk's Office: U.S. Bankruptcy Court, Arizona 230 North First Avenue, Suite 101 Phoenix, AZ 85003–1727 Telephone number: (602) 682–4000 www.azb.uscourts.gov

Clerk of the Bankruptcy Court:

Brian D. Karth

